



THE COMMUNICATOR

Grant County Employee Newsletter

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In this quarter's issue...

HRA Rollover

Health Insurance Contact List

Tobacco Cessation

Dean Ins. Living Healthy Rewards

Voluntary Benefit Visit Schedule

Retirement Planning Tips

Dana's Desktop

Service Year Anniversaries

Springtime Word Find

2013 HRA Rollover – Coming Soon.

In the month of April, the HRA third party administrators will calculate and rollover unused qualifying HRA funds from 2012 into your individual accounts. Once this process is completed, you will receive notice from the Grant County Personnel Department with instructions on how to sign up, log into the system, and check your balance. In addition, you will be provided contact information for the third party administrators to answer any questions on your balance. We anticipate this will be completed by mid-April.

Submitted by Brent Straka, TRICOR

Health Insurance Contact List

There is now a contact list on the County's website if have questions, need to make changes, or want to get more details on the Medical Associates or Dean health insurance, EBC flex spending, and Health Choices HRA provided by Grant County. The lists are located at the County Employee HR Documents tab at www.co.grant.wi.gov. Please contact the County's Personnel Department if you need a paper copy.

Tobacco Cessation

Tool to help you stop using Tobacco!

Submitted by Brent Straka, TRICOR

There are many tools available from non-profit organizations and your health insurance carrier to help you stop using tobacco products. There is a growing policy trend for tobacco surcharges on sponsored Health Insurance plans. Beginning January 1, 2014, insurance companies may charge a 50% premium for individuals and small businesses (under 50 eligible) that use tobacco products. (Final Affordable Care Act legislation is pending.)

Tools available to you are:

Wisconsin Quit Smoking Website – Get Free Medications, Live Coaching and Web Forums. The Quit Line is free, sponsored by the Wisconsin Department of Health Services. Call **1-800-QUIT-NOW** or <http://www.ctri.wisc.edu/quitline.htm>



Quit for Life - The Quit Line is free, sponsored by the American Cancer Society Call 1-866-QUIT-4-LIFE or visit www.quitnow.net/

Dean Health Plan (DHP) Insurance –is pleased to offer The Quit For Life® Program, available to all commercial members.

Quit For Life® is supported by the American Cancer Society® and Free & Clear® and is the nation's lead-

ing tobacco cessation program. The program is completely free for participants.

Enrollment in The Quit for Life® Program can be done by calling (866) QUIT4LIFE or online.

If you have any questions please contact Dean Customer Care Center at (800) 279-1301 or visit www.deancare.com/providers/patient-care/tobacco-cessation/



Medical Associates Health Plans Insurance – The plan will cover one visit per one rolling year (once every 365 days) regarding tobacco cessation with the applicable member liability (Deductible).

For more information about Medical Associates Tobacco Treatment Program call 563-584-3430



Dean Advantage
A newsletter for our employer groups



Living Healthy Rewards are here

The Living Healthy Rewards Program is here. You've been patient, but we believe your patience will be worth the wait! *Living Healthy Rewards* is an Online Well-Being program that encourages DHP members to create healthy habits. This replaces the Wellness Incentive Now (WIN) program, and members will enjoy many advantages over WIN:

- Higher rewards benefit
- Not a reimbursement program - Unlike WIN, members don't need to spend money to get rewards
- No restrictions on how members spend the money received from their rewards
- Easy-to-use online tracking system

With *Living Healthy Rewards*, members are rewarded for the healthy habits they choose, such as taking the stairs or swapping out fruit for an after-dinner brownie. It turns those healthy decisions into cash - up to \$150* annually per adult member.

Using the *Living Healthy* program, members are able to track exercise, daily steps, healthy eating and weight loss progress. The *Living Healthy* program is designed to reward healthy behaviors, regardless of whether they go to a gym or walk on the treadmill in their own home and without having to spend money first! As long as members continue to track their activities online, they'll receive a reward in the form of a Chase Gift Card that they can use on gym memberships, CSA shares, or whatever they wish.

This program will also keep DHP at the forefront of preventive care - one of the main goals of the Affordable Care Act - by being able to better identify high risk members through early detection through the Well-Being Assessment. This program will also appeal to a wider population, not just those members who have spent money and seek reimbursement.

To get started, direct eligible members to complete an online Well-Being Assessment (WBA), which will take an inventory of their current habits, allow them to set goals, and track their daily points. For more information on the *Living Healthy* Program, including instructions and commonly asked questions, please visit deancare.com/livinghealthy.

Submitted by Brent Straka; TRICOR

Anyone wishing to have a specific subject discussed in a future newsletter may contact Joyce Roling at 723-2045.

Voluntary Benefits

Grant County allows benefit eligible employees to make changes or sign up for the following voluntary benefit plans during periodic open enrollment periods. Below are each plan's contact information and a schedule showing when they will be in Lancaster to assist you.

Representative Information

Supplemental Insurance (cancer, disability, etc.)

Aflac; Linda Hudson-Bull (608)348-5650 (Changes/Enrollments are effective July 1, 2013)

Platinum; Desiree Gremmel (563)557-2504 (Enrollments may be done at any time)

Deferred Compensation (retirement savings) (Enrollments/Changes may be made at any time)

AXA Advisors; Brian Thiet (414)226-8003

Nationwide Retirement Solutions; Bill Barnes (608)358-4821

Wisconsin Deferred Compensation; Ben Genz (608)241-6604

Meeting Locations/Times/Dates

(no appointment required; meetings take about 15 minutes)

Aflac

May 21, 2013

11 a.m. to 2 p.m. at the Administration building (Conference Room 266)

2:30 p.m. to 3:30 p.m. at the Highway Office

May 22, 2013

11 a.m. to 1 p.m. at the Community Services building (Social Services Conf. Room)

1:30 p.m. to 3:30 p.m. at Orchard Manor (Conference Room 104)

Wisconsin Deferred Compensation

June 13, 2013

9:00 a.m. to 10:30 a.m. at the Administration building (Conference Room 266)

11:00 a.m. to 12:15 p.m. at the Community Services building (Social Services Conf. Room)

12:45 p.m. to 2:00 p.m. at Orchard Manor (Conference Room 104)

2:30 p.m. to 3:30 p.m. at the Highway Office

Nationwide Retirement Solutions

July 2, 2013

9 a.m. to 10:30 a.m. at the Administration building (Conference Room 266)

11 a.m. to 12:15 p.m. at the Community Services building (Social Services Conference Room)

12:45 p.m. to 2 p.m. at Orchard Manor (Conference Room 104)

2:30 p.m. to 3:30 p.m. at the Highway Office

AXA Advisors

Not scheduled at this time.

Platinum

Contact the Personnel Office by April 15th if you are interested in meeting with Desiree from Platinum. 723-2540

Retirement Planning Tips from Great West Financial Services...

Take Advantage of Compounding

Here's why the sooner you start saving, the better.

Compounding is the concept of generating earnings on an investment's reinvested earnings, creating a snowball effect that can be astounding over time. Essentially, it means the longer you invest, the more time your earnings have to generate their own earnings.

Say you invest \$10,000 and earn 6% a year, or \$600. In Year Two, you'd earn 6% on \$10,600; in Year Three, you'd earn 6% on \$11,236. So, in theory, time works to your advantage.

Compounding Value

Let's compare two hypothetical investors, Sarah and Steve. They're the same age and both plan to retire in 30 years. Their retirement accounts produce a 6% average annual return. Sarah contributes \$5,000 a year for 20 years and then stops. Steve opens his account 10 years after Sarah opens hers and contributes \$8,000 a year for 20 years and then stops.

Despite Steve's bigger contribution, Sarah's earlier start gives her the compounding advantage.*

* Calculations made using the Compound Interest Calculator on Investor.gov.

Smart Tax Moves

What to do with a tax refund

Nearly eight out of 10 U.S. tax filers received a refund in 2012, and the average refund was about \$3,000. Used wisely, that kind of cash can make a big difference in your financial future.

You could:

- **Boost retirement plan contributions.** Getting a refund means you gave the government an interestfree loan for the year. Consider decreasing the tax withheld from your paycheck by adjusting your W-2 and contributing that money into your workplace retirement plan account. Saving an extra \$2,000 every year would boost your nest egg by nearly \$168,256 over 30 years, assuming your investments averaged an 6% annual return.
- **Open a 529 college savings plan.** Already on track for retirement? Get a head start on saving for your child's future college costs. A 529 account allows you to make withdrawals tax-free as long as the money is used to pay for college-related expenses. Most states have their own plans, and you may invest through any of them. Savingforcollege.com and other sites can help you research the different plans.

You owe. Now what?

If you face a tax bill you can't pay by mid-April, you can opt to pay in monthly installments by filing IRS form 9465. However, you'll have to pay a fee plus interest.

Source: irs.gov. 2012

Great-West FinancialSM is not responsible for, nor does it endorse the content contained in the additional websites provided. These websites are for general education and information only and are provided as a benefit to the users of the sites.

Beneficiary Update

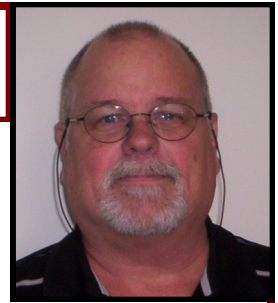
When you first filled out the documents for your retirement plan, you probably listed your account beneficiaries—that is, the people who will receive the assets in your plan after you pass away. Be sure to revisit these designations every year in case you need to make a change; in most cases, *beneficiary listings override wills*.

Beyond your spouse

It's also a good idea to name secondary beneficiaries. For example, listing your children as secondary beneficiaries allows your assets to pass to your kids in the unlikely event that something happens to both you and your spouse.

Staying current with your beneficiaries will ensure that your money will go to the right people when the time comes.

Dana's Desktop



by Dana C. Andrews, IT Technician

Recently, we celebrated the International Day of the Woman. In that spirit, I'd like to share a few famous women in the field of computing. Anyone who says computers are a man's game needs to pay attention to these digital sisters.

Are you aware of who is considered the father of computing? It is a gentleman named Charles Babbage. He was a mathematician who lived from 1791 to 1871. He originated the concept of a programmable computer and is credited with inventing the first mechanical computer. But as we all know, computers need to be programmed. Who was his seminal programmer? It was a woman named Augusta Ada King (Countess of Lovelace), more commonly known as Ada Lovelace.

Where Chuck invented a mechanical computer, the electronic version is credited to Alan Turing (OBE). Who provided the basis for its (and ALL modern day programming)? A woman named Grace Hopper. Her proper title is Rear Admiral Grace Murray Hopper. Born in December 1906 she would go on to graduate from Vassar (originally turned down because her Latin scores were too low), and later, Yale University. From there, she helps develop the Harvard Mark I and UNIVAC computers, conceptualize machine-independent programming (ALL modern programming is done this way), helped develop the first major commercial programming language, COBOL, designs and programs the world's first compiler ("Nobody believed that," she said. "I had a running compiler and nobody would touch it. They told me computers could only do arithmetic."), and even found time to coin the term 'debugging' (written in a log after a moth was removed from a mechanical switch). She joined the U.S. Navy during World War II (she had to get an exemption to enlist as she was 15 lbs below the Navy minimum weight of 120 pounds). She retired in 1966 but was recalled to active duty in 1967. She retired again in 1971 but was asked to return in 1972. In 1983 she was promoted to Commodore (later changed to Rear Admiral) by joint resolution of the U.S. Congress. "Amazing Grace" as she is nick-named, she has a super computer named after her (Cray XE6 "Hopper") and an U.S. Navy destroyer, USS Hopper (DDG-70). She was the 1st person from the USA and the 1st woman of any nationality to be made a Distinguished Fellow of the British Computer Society, IEEE Fellow (1962) and the 1st woman awarded the Society of Women Engineers Achievement Award (1964). She was also awarded the Defense Distinguished Service Medal (highest non-combat award possible).



Remember the beautiful but scandalous actress Hedy Lamarr? She was also a mechanical engineer and with George Antheil she developed spread spectrum communications and frequency hopping, the basis of WiFi (which we use to view her movies on our laptops and phones).

Last, but not least in this list is Sister Mary Kenneth Keller. She is the first woman to earn a Ph.D. in computer science (University of Wisconsin). She was integral in the development of the BASIC computer language (the foundation of today's Windows and Mac programming).



Service Anniversaries *(5 year increments)*

Deb Noel (Orchard Manor), 40 years on April 11

Richard Stenner (Highway), 35 years on May 8

Gerald Richard (Highway), 30 years on May 31

Philip Muller (Highway), 30 years on June 13

Patricia Perkins (District Attorney), 25 years on April 11

Jeannie Droessler (Orchard Manor), 25 years on May 19

John Burton (Highway), 25 years on June 20

Janet Kirschbaum (Orchard Manor), 25 years on June 27

Mary Miller (ADRC), 20 years on May 17

Susan Stohlmeyer (Register of Deeds), 20 years on June 16

Lisa Kussmaul (Orchard Manor), 20 years on June 21

David Reuter (Sheriff), 15 years on April 6

Lynda Schweikert (Land & Water Conservation), 15 years on April 6

Brian Heinrichs (Fair), 15 years on May 4

Linda Snider (Orchard Manor), 15 years on May 5

Leslie Gulliford (Orchard Manor), 15 years on May 8

Craig Reukauf (Sheriff), 15 years on June 10

Patricia Wells (ADRC), 10 years on April 15

Lisa Kirschbaum (Orchard Manor), 5 years on April 9

Derek Zimpel (Highway), 5 years on April 21

Amy Campbell (Highway), 5 years on May 12

Emily Pedley (Sheriff), 5 years on June 8

***Congratulations on reaching
these milestones! Thank you.***



Springtime Word Find

F	M	L	D	M	Y	I	C	W	S	N	L	I	L	R	S
I	A	W	H	B	E	T	C	A	E	C	C	I	N	A	E
I	G	W	T	U	L	I	P	R	L	S	S	E	I	R	L
Y	S	N	N	B	L	O	O	M	B	F	L	R	T	W	D
S	G	N	I	V	A	S	S	T	H	G	I	L	Y	A	D
C	S	N	C	N	V	R	T	H	D	S	R	A	I	N	U
I	L	L	A	B	E	S	A	B	T	U	M	O	T	I	P
R	D	U	Y	I	H	D	W	F	M	S	M	F	B	H	L
S	U	G	H	O	T	F	R	O	N	A	B	E	D	I	A
T	E	S	W	W	F	S	S	A	R	G	L	U	R	I	N
B	S	E	S	L	O	P	A	C	G	G	L	P	D	B	T
I	R	E	S	E	Y	R	H	R	C	H	A	Y	W	S	I
S	I	D	U	F	L	I	D	O	F	F	A	D	E	G	N
Y	N	S	P	R	I	N	G	C	L	E	A	N	I	N	G
P	C	A	L	I	L	G	D	U	L	D	K	I	T	E	S
I	A	T	R	N	F	S	D	S	L	S	L	W	W	L	L

April
Baseball
Bloom
Buds
Calf
Crocus
Daffodil
Fawn
Foal



Gardening
Grass
Grow
Hyacinth
Iris
Kite
Lamb
Lilac
Lily of the Valley



March
May
Mud
Nest
Planting
Puddles
Rain
Robin
Seeds



Showers
Spring
Spring Cleaning
Tulip
Warmth
Windy

